

CLAIMS

What is claimed is:

1 1. A method for presenting a bill and associated non-bill information via a
2 network, comprising;

3 transmitting to a payer, via a network, a bill including a first charge,
4 a second charge, a location identifier of first non-bill information upon
5 which the first charge is based, and a location identifier of second non-bill
6 information upon which the second charge is based;

7 receiving from the payer, via the network, a request for at least one of
8 the first non-bill information and the second non-bill information; and

9 transmitting to the payer, via the network, the requested non-bill
10 information in response to the received request.

11 2. The method of claim 1, wherein:

12 the first non-bill information is a first portion of a document; and

13 the second non-bill information is a second portion of the same
14 document.

15 3. The method of claim 2, wherein the document is one of a contract, a
16 tariff, or a warranty.

1 4. The method of claim 1, wherein the location identifier of the first non-
2 bill information includes a first hyper-link and the location identifier of
3 the second non-bill information includes a second hyper-link, and further
4 comprising:

5 activating at least one of the first hyper-link and the second hyper-
6 link to request non-bill information.

1 5. The method of claim 1, wherein:

2 the bill, including the location identifier of the first non-bill
3 information and the location identifier of the second non-bill information, is
4 transmitted to the payer by a bill presentment server; and

5 the non-bill information is transmitted to the payer by a non-bill
6 presentment server.

1 6. The method of claim 5, wherein:

2 the bill presentment server is associated with a bill presentment
3 service provider; and

4 the non-bill presentment server is associated with a biller.

1 7. The method of claim 1, wherein the bill is one of a detailed bill or a
2 summary bill.

1 8. The method of claim 1, wherein the bill further includes a location
2 identifier of non-bill information other than non-bill information upon which
3 a charge is based.

1 9. A system for presenting a bill and associated non-bill information,
2 comprising:

3 a first network station configured to transmit, via a network, a bill
4 including a first charge, a second charge, a location identifier of first non-
5 bill information upon which the first charge is based, and a location
6 identifier of second non-bill information upon which the second charge is
7 based; and

8 a second network station configured to receive the transmitted bill, to
9 transmit a request for at least one of the first non-bill information and the
10 second non-bill information via the network, and to receive the requested non-
11 bill information via the network.

1 10. The system of claim 9, wherein:

2 the first non-bill information is a first portion of a document; and

3 the second non-bill information is a second portion of the same
4 document.

1 11. The system of claim 9, wherein the bill is one of a summary bill or a
2 detailed bill.

1 12. The system of claim 9, wherein the document is one of a contract, a
2 tariff, or a warranty.

1 13. The system of claim 9, wherein:

2 the location identifier of the first non-bill information includes a
3 first hyper-link;

4 the location identifier of the second non-bill information includes a
5 second hyper-link; and

6 the second network station is further configured to activate the first
7 hyper-link to request the first non-bill information and to activate the
8 second hyper-link to request the second non-bill information.

1 14. The system of claim 9, wherein:

2 the first network station is further configured to store the first non-
3 bill information and the second non-bill information, receive the request for
4 non-bill information, and transmit the requested non-bill information to the
5 second network station via the network;

6 the first network station is associated with one of a biller or a bill
7 presentment service provider; and

8 the second network station is associated with a payer;

1 15. The system of claim 9, further comprising:

2 a third network station configured to store the first non-bill
3 information and the second non-bill information, receive the request for non-
4 bill information, and transmit non-bill information to the second network
5 station via the network;

6 wherein the first network station is associated with a bill presentment
7 service provider, the second network station is associated with a payer, and
8 the third network station is associated with a biller.

1 16. The system of claim 9, wherein the bill further includes a location
2 identifier of non-bill information other than non-bill information upon which
3 a charge is based.

1 17. A database for storing bill information and associated non-bill
2 information, comprising:

3 information indicating a charge; and

4 non-bill information upon which the charge is based stored in
5 association with the information indicating the charge.

1 18. A method for presenting a bill and associated non-bill information via a
2 network, comprising:

3 transmitting to a payer, via a network, a bill including a charge and a
4 location identifier of a portion of non-bill information upon which the charge
5 is based;

6 receiving from the payer, via the network, a request for the portion of
7 non-bill information; and

8 transmitting to the payer, via the network, the portion of non-bill
9 information in response to the received request.

1 19. The method of claim 18, wherein the bill is one of a detailed bill or a
2 summary bill.

1 20. The method of claim 18, wherein the non-bill information is one of a
2 contract, a tariff, or a warranty.

1 21. The method of claim 18, wherein:

2 the bill including the location identifier is transmitted by one of a
3 bill presentment service provider or a biller; and
4 the portion of non-bill information is transmitted by the biller.

1 22. The method of claim 18, wherein:

2 the location identifier is a first location identifier; and
3 the bill further includes a second location identifier of non-bill
4 information other than non-bill information upon which a charge is based.

1 23. A system for presenting a bill and associated non-bill information via a
2 network, comprising:

3 a first network station configured to transmit, via a network, a bill
4 including a charge and a location identifier of a portion of non-bill
5 information upon which the charge is based; and

6 a second network station configured to receive the transmitted bill, to
7 transmit a request for the portion of non-bill information, and to receive the
8 requested portion of non-bill information via the network.

1 24. The system of claim 23, wherein the bill is one of a summary bill or a
2 detailed bill.

1 25. The system of claim 23, wherein the non-bill information is one of a
2 contract, a tariff, or a warranty.

1 26. The system of claim 23, wherein:

2 the first network station is further configured to store the non-bill
3 information, receive the request for the portion of non-bill information, and
4 transmit the requested portion of non-bill information to the second network
5 station via the network;

6 the first network station is associated with one of a biller or a bill
7 presentment service provider; and

8 the second network station is associated with a payer.

1 27. The system of claim 23, further comprising:

2 a third network station configured to store the non-bill information,
3 receive the request for the portion of non-bill information, and transmit the
4 requested portion of non-bill information to the second network station via
5 the network;

6 wherein the first network station is associated with a bill presentment
7 service provider, the second network station is associated with a payer, and
8 the third network station is associated with a biller.

1 28. The system of claim 23, wherein:

2 the location identifier is a first location identifier; and

3 the bill further includes a second location identifier of non-bill
4 information other than non-bill information upon which a charge is based.

1 29. An article of manufacture for presenting a bill and associated non-bill
2 information via a network, comprising:

3 a computer readable medium; and

4 computer programming stored on the medium;

5 wherein the stored computer programming is configured to be readable
6 from the computer readable medium by a computer to thereby cause the computer
7 to operate so as to:

8 transmit, via a network, a bill including a first charge, a second
9 charge, a location identifier of first non-bill information upon which the
10 first charge is based, and a location identifier of second non-bill
11 information upon which the second charge is based;

12 receive, via the network, a request for at least one of the first non-
13 bill information and the second non-bill information; and

14 transmit, via the network, the requested non-bill information.

30. An article of manufacture for presenting a bill and associated non-bill information via a network, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

transmit, via a network, a bill including a charge and a location identifier of a portion of non-bill information upon which the charge is based;

receive, via the network, a request for the portion of non-bill information; and

transmit, via the network, the portion of non-bill information.